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庄 志 杰

指 导 教 师: 胡培兆教授

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庄志杰

指导教师：胡培兆教授

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论文提要

社会主义的根本任务是发展生产力，不断满足人民日益增长的物质和文化生活需要，这其中就包括着社会保障需要。在大力发展社会主义市场经济的条件下，加强社会保障制度改革和社会保障体系的建立，对推动城乡改革的不断深入，尤其是加快国有企业的改革和现代企业制度的建立，更具有重要的作用，直接关系到经济的可持续发展和社会的长治久安。然而，我国社会保障制度却面临着理论落后于实践、制度建设相对滞后、指导思想前瞻不够、出台政策可操作性不强等一系列问题，已经影响我国的经济增长和体制改革以及社会发展的进程，引起了理论界及决策层的广泛关注。笔者近年来结合本职工作，在导师的辅导下对这一问题进行了比较深入的研究，但本论文提出的观点仅是我个人的意见，文责自负。

（一）选题意义

第一，社会保障制度改革是建立和完善社会主义市场经济体制的重要环节，也是保持社会稳定所必需。我国经济体制改革的总体目标是构建社会主义市场经济体制，社会保障制度就是社会主义市场经济运行的支撑和保障系统。市场经济实质上是市场对资源配置起基础性作用的一种制度体系，是通过激烈的竞争来实现的。除了年老退休外，在优胜劣汰这一“铁的规则”作用下，必然还会有部分工人下岗失业，失去生活保障。市场经济本身无法自动提供保障机制，只能由政府出面来构建社会保障体系，保障所有社会成员的基本生存需要，从而为市场经济运行提供“安全网”和“减震器”，弥补市场的缺陷，这正是政府职能与市场机制作用的一个重要结合点。长期以来，政府职能不清，缺位与越位并存，政府仍然在干着许多市场本可以干得更好的事，而往往却将市场经济条件下政府应当承担的职能置之身外，社会保障就是政府缺位的领域之一，引发了一些社会矛盾。相比发达市场经济国家，我国城镇失业率并不算高，之所以形成社会经济问题并引起政治层面的关注，主要原因还是社会保障

功能不健全，劳动者一旦失去工作，就失去主要生活来源，往往不能及时得到社会的帮助与扶持，就会形成社会不安定因素。这在一定程度上已经构成了对市场经济体制发育的一大障碍，也从反面证明了社会保障制度的重要意义。

第二，社会保障制度是深化国有企业改革的重要保证。国有企业改革是城市经济体制改革的中心环节，从放权让利到承包租赁，从转机建制到实行股份制，都遇到一个无法回避的重大障碍，就是在计划体制下国有企业形成的就业、福利、保障三位一体的旧体制没有被彻底打破。一方面，国有企业承担着职工生老病死的全程保障任务，企业办社会问题成为国有企业转换机制的沉重拖累，无法与其它所有制企业进行同一起跑点上的公平竞争。另一方面，长期以来形成的国有企业冗员过多问题，也阻碍着国有企业改革的步伐和力度，下岗职工、富余职工、失业人员及对他们的生活保障问题，成为改革中难以解决的一大难题。国有企业改革向深层次推进，传统体制下隐藏的矛盾就形成后顾之忧，“善后”任务日益迫切，影响着政府和企业改革的决心。因此，要尽快建立现代企业制度，一个重要的前提就是要加快社会保障制度改革，把养老、失业、医疗、住房等保障职能尽快从企业中分离出来，有效地减轻企业负担，把成本降下来，把结构调过来，把效益提上去，国有企业的生存和发展才会有希望。

第三，社会保障制度是促进经济发展、社会稳定的重要手段，从宏观经济运行角度看，社会保障制度由于其运作的特点而成市场经济运行中宏观调控机制的一项重要内容，它虽然不能直接改变国民财富的总量，但能通过对国民收入的再分配而改变国民经济运行的结构比例和流量，从而调节总供给与总需求的平衡，对国民经济运行起到“自动稳定器”的调节作用，成为政府可以掌握运用的宏观调控手段。同时，社会保障制度又是社会的“稳定器”，在发挥市场效率机制作用时兼顾社会公平，当一部分社会成员因生理条件、劳动能力、就业机会等情况造成收入不能维持基本生活需要时，就由社会来提供必要的保障，否则积累到一定程度就会导致社会动荡。

综上所述，对社会保障问题进行研究并提出对策，从而在制度上解决存在的问题，不仅具有部门性的指导作用，而且对建立市场经济体制，深化国有企业改革，尤其对稳定社会发展生产具有理论和现实的指导意义。

（二）研究方法和主要观点

在研究过程中,本文以唯物辩证法和唯物历史观为指导,综合运用马克思主义政治经济学、西方古典和当代经济理论等来分析问题,在研究方法上力求突出四个特点:一是注意把国外的先进经验同我国具体国情相结合,对我国今后的社会保障模式的选择和各项制度的建立与完善作出较为深入的探讨和设计;二是研究体系上有所创新,不搞面面俱到,而是重点围绕社会保障制度创新的几个重要问题,如扩大保障覆盖面、开征社会保障税、建立社会保障预算、法制建设、养老体制、基金入市、转制成本化解和运行机制设计以及总体目标模式选择等,从新的角度来研究并提出设想;三是注重理论与工作实践的结合,力争在理论性、实践性、政策性和可操作性等方面均有所突破;四是在研究角度方面,综合性地运用经济学、社会学和历史学的分析方法,探讨我国社会保障制度改革当前面临的问题并提出发展方向。

我国社会保障制度今后的发展道路怎么走?本文通过对世界上各国社会保障制度发展的历史沿革和理论渊源进行考察,并对几种典型模式的社会保障制度进行比较分析,结合我国社会保障的现状,对我国社会保障制度的发展和改革提出思路,并对运行机制作出设想。本文的主要观点包括:1. 社会保障水平的确立要适应我国的国情尤其是经济承受能力和生产力发展水平,目前还只能实行低水平、低起点、广覆盖的适度保障水平。2. 社会保障制度改革要充分考虑我国的社会制度、社会风俗、民族传统、经济与文化发展水平,不能直接套用西方福利国家的现成模式,但要借鉴国外先进经验,社会保障覆盖面的扩大应采取渐进的方式,改革要注意从全方位推进。3. 要改变社会保障完全是政府责任的观念,把政府从统包统揽中解放出来,建立起多层次多支柱的社会保障制度,达到以较低的政府成本和社会成本,保持经济持续增长和社会长期稳定。4. 建立有中国特色社会保障制度,要坚持公平与效率相结合、权利与义务相统一、协调发展兼顾差别以及国家、企业和个人共同分担相结合的基本原则。5. 现行社会保障制度实行社会统筹与个人账户相结合的模式是政府面临“两难选择”从而作出的一种迫不得已的现实选择,还需要进行再改革。6. 国有企业长期实行低工资政策,老职工的社会扣除已转化为国家积累,因此政府应承担转制成本即隐性成本。7. 新的社会保障制度能否正常运转,能否给人民群众带来切实的好处,关键在于社会保障资金的筹集和使用必须规范

化、制度化。因此，只有把社会保障的管理机构职责与工作程序以法律形式明确下来，使社会保障资金的管理和使用有法可依，才能使新的社会保障制度在我国社会经济生活中扎下根来。

（三）创新之处

本文在对我国社会保障现状进行分析的基础上，针对制度改革和机制运行等方面存在问题提出若干突破性观点和对策，即本文的创新之所在：

1. 更新社会保障观念，正确把握改革方向。笔者认为社会保障的本质应是自保公助、风险分担制度，其目标是织成大家受益、大家负责的社会安全网，从以政府为主体进行全社会强制性收入再分配转为帮助人们建立一种自己为自己负责的制度。
2. 单靠社会保险一种形式解决不了农民养老问题，要将家庭保障、土地保障和社会保险结合起来，才能为农民养老建立起一道比较可靠的养老屏障。笔者为此提出股田制的基本构思。
3. 鉴于公务员是一特殊的职业群体，要建立单独管理的公务员养老保险体系，笔者从筹资渠道、管理角度提出具体设想。
4. 解决乡镇企业职工社会保障问题，笔者认为近期必须按照地域划分原则分层次逐步展开，通过社会保险解决养老问题，远期则应该走城镇企业职工社会保障发展道路。同时国家要明确养老基金的产权归属，才能将社会保障覆盖面扩大至非国有企业。
5. 开征社会保障税，笔者为此提出设计模式的选择原则、涵盖范围、税基税率和税目的设定，以及建立省际调剂基金的构想。
6. 改革统账结合模式，把再分配功能和储蓄功能从养老保险体系的基础结构中分开，从混账管理转为分账管理，从目前的名义部分积累制走向将来的以社会统筹为基础、以个人账户为主体的实际意义上的部分积累制。
7. 承认我国存在严重的社会保障赤字问题，因此要建立社会保障基金的补偿机制。笔者认为，要根据国情国力基本状况，分期分阶段分渠道逐步化解转制成本，充实个人账户，并提出建立补偿机制的路径设计。
8. 为防范风险，笔者认为社保基金应该也可以入市，并提出基金投资的管理模式、投资方向和原则、投资工具和资产组合比例及近中期对策。
9. 社会保险改革进程中出现的问题都集中反映于缺乏强有力的约束机制，包括立法约束、行政约束和相互约束，笔者认为建立社会保障预算是从制度上建立约束机制的最佳实现途径，并提出建立社会保障预算基本框架的设想。

（四）结构与主要内容

全文共六章，各章主要内容：

第一章 社会保障制度的基本概念。主要导入社会保障制度的基本概念和基本内容，阐明其涵义及其范围，分析其特征并从不同角度作了分类，最后简要地总结了社会保障制度的功能和作用。

第二章 社会保障制度的基础理论。追溯并着重考察对现代社会保障制度建立与发展产生过重大影响的理论思想和社会思潮，主要包括庇古的早期福利经济学、新福利经济学、福利主义国家理论、贝弗里奇计划、养老金经济学以及马克思主义的社会保障理论。

第三章 社会保障制度的历史考察。主要回顾了社会保障制度的历史演进过程，分析了福利国家社会保障制度面临的困境，并提出社会保障制度改革的方向和今后的发展趋势。

第四章 当代世界上几种典型的社会保障制度的比较研究。对当代世界上几种典型的社会保障制度进行比较分析和研究，主要分析其不同特点，比较其基本类型和基本作法，并将我国社会保障制度与典型国家模式，如德国、英国、美国、瑞典和新加坡等国的异同点作分析比较，有所侧重，有所区别，并提出借鉴思路。

第五章 中国社会保障制度模式改革研究。从对我国社会保障制度现状分析入手，提出建立有中国特色社会保障制度的基本原则，明确改革思路包括指导思想、理念、发展方向、法制建设、管理体制等方面问题，并对制度改革的目标模式作出初步设计。

第六章 中国社会保障运行机制研究。主要考察筹资机制、补偿机制、投资机制、约束机制，着重解决筹资模式、基金入市、转制补偿和风险化解以及建立社会保障预算等问题，并对中国未来养老金制度架构的建立提出基本构思。

结语 社会保障制度改革的发展方向。通过阐明社会主义的目的和人权理念，提出以民生为本、以人权理念为基础将是 21 世纪坚持社会主义方向的中国建立和完善社会保障制度的发展方向。

关键词：社会保障 制度改革 机制运行

ABSTRACT

The basic task of socialism is to develop productivity and constantly satisfy the physical and the spiritual needs daily on the increase of the people, which include the need in social security. Today, we are trying our best to develop socialist market economy. Under this situation, strengthening the reform and the foundation of the social security system becomes more important; it is directly related to the economic development and social stabilization. However, the social security system faces a serial of problems, which include that the theory lags behind practice; and that the guiding principle is shortsighted with the policy un-operable. Those problems have cumbered the economic progress, the reform of the institution and the social development, arousing the concern of the economists and politicians. Under the instruction of the tutor, the author have research those questions with the help of personal career facility for a few years. The viewpoint put forward in the article are all on the author's own responsibility.

1. The purpose of the topic

Firstly, the reform of social security system is an important step in the foundation and the perfection of socialist economic system. The final aim of economical system reform is to build the socialist market economy system. And the social security system is the foundation and the guarantee of its function. Market economy is a kind of system that allocates the social resource by the market. It is realized by competition. Under the rule of competition, it is inevitable that certain companies are washed out and certain employee lost their jobs and can't make a living. Market economy system can't provide security automatically, so the government is to build up a social security system to guarantee the basic living standard for all persons. By this way, government can provide a kind of safeguard

for the market economy and remedy the faults caused by the market. It is just the joint that the government function and the market mechanism meet. During the past years, the government function is not clear. The government still takes on a lot of jobs that the market can do better, while lets aside some functions that it should takes under the situation of market economy. Social security is one of the functions that are ignored by the government. It has caused some social problem. Compared with developed countries, the unemployment rate in China isn't high, but which has aroused political concerned. The primary reason is that the social security function is unfit with the economy. So that once the employees are lay off, they are due to without income or the social support. Accordingly the society becomes unstable. In a sense, it has become an obstacle that can cumber the development of the market economy system.

Secondly, social security can guarantee the reform of the state-owned enterprises. The reform of the state-owned enterprises is an important step in the reform of the city economy system. During the reform, we face a big obstacle formed in the planed economy system that we can't get across. For one thing, the state-owned enterprises take the task of the whole-procedurde supporting of the employee. Thus, those enterprises can't compete fair with other enterprises. For the other, the unemployed man and the security for them have become a big problem that can't be tacked easily. Along with the development of the reform, this problem has become more remarkable. It even effects the reform decision that the government and the enterprises have made. So that, if we want to set up the modern enterprises system, the most important step is to quicken the process of the social security reform and take over the security burden from the enterprises.

Thirdly, the social security system is an important measure that makes the society stable and makes the economy prosperity. From the view of macro-economy, social security system has been an important content in the economy management for its characteristics. Although it can't change GNP, it does change the economy structure and ratio by adjusting the national income. Thus, it can balance the gross

demand and the gross supply and becomes a counter measure that the government can takes. At the same time, the social security system can make the society stable and justice. When some persons can't make a living because of lacking working ability, it is necessary that the society should offer necessary security. Otherwise, the society will be unstable aggregatively day after day.

In all, to probe the social security problem and to put forward suggestion not only benefit the foundation of the market economy system, but also guide the reform of the state-owned enterprises, and the way to keep the society stable.

2. The studying methods and the main views

Guided by the ideology of materialistic dialectics, the author apply the Marxism economics theory, the classical economic theory and the modern economic theory to analyze the problems. In the studying methods, there are four outstanding features. The first one is that the article has combined the experience from foreign countries with the situation in China, and researched the foundation of the system, designed the social security pattern in the future in China. The second one is that the article has emphasized several important innovations of the social security system, such as founding social security budget and imposing social security tax, building pension system and legislation, investing and reimbursement, mechanism design and target model choice, and so on. The article studies and puts forward plans in a new view. The third is that the article has pay attention to the combination of the theory and the practice, and has tried its best to make innovation in the theory and in other aspects. The last one is that the article has applied with the analyzing methods in the economics, the sociology and the history to study the problems that face the reform of the social security system in China and put forward some advises.

What is the future of the social security system in China? Based on the situation in China today, the article puts forward the way and the mechanism of the development of the social security system by reviewing the theories and the development of the social security system in other countries and by comparing

several classical models of social security system. The main views in the article include: 1. The social security should be fit with the realistic situation in China, especially be fit with the economy capacity and the development of the productivity. The social security can only keep at low level in China today. 2. The reform of the social security should take into account of the social system, the social custom, national tradition, and the development of the productivity. We can't adopt the model in the developed countries indiscriminately. But we can adopt the useful experience. The coverage of the social security can only expand gradually and the reform should go forward in all directions. 3. We should change the idea that the social security is all but the governmental duty completely. We should set up a social security system with different security levels based on different main body. Thus, We can maintain the persistent progress of the economy and the stability of the society at low cost. 4. In the progress of setting up the social security with Chinese features, we should abide by the rule that giving attention to the equity and the efficiency simultaneously, letting the right be fit with the duty, making development in harmony while paying attention to the difference, and letting the country, the enterprise and the persons share the cost commonly. 5. The social security system that we adopt today is the combine of the social funds and the personal accounts. This pattern is to be reformed. 6. State-owned enterprises have been applying low-wage strategy all the time. The deduction done for the society from the old employees has changed into social fund. So that government should be responsible of the hidden cost. 7. The use and the collection of the social security fund should abide by rules and criterions. So that, only by setting up the duties and the procedure of the managing department in the form of laws, can we make the new social security system persist in the social economic life in China.

3. The viewpoints of Breakthrough

Based on analyzing the situation of the social security in China today, the article presents some innovative views and countermeasures to the question existed in the reform of the system and the mechanism. These are the viewpoints of

breakthrough of the article. It includes the nine aspects as follow.

(1). Changing the social security concept, the author put forward that the social security is essentially a system that person and the society share the risk commonly. The aim of the social security is to weave a “social security net” that everyone answers for and benefits from. Thus, the social security would change to a system helped-by-society that one answer for oneself from the system existed today that the government reallocates forcibly. (2). Social security can’t resolve the annuity problem of the farmers solely. Only by integrating the family, the land and the social security, can we set up a safeguard for the farmers. The author puts forward a new system of farmland-shared to resolve this problem. (3). Because the civil servant is a special group, we should specially set up retirement pension for them. The author has concretely assumed the way that raises money and the management. (4). The author put forward that the social security of the employees in rural enterprises should carry out regionally with the social insurance step by step. At the same time, the government should confirm and protect the ownership of the pension fund. Only by this way can we make the social security net spread over the Non-stateowned enterprises. (5). Imposing a tax for social security. The author brings forth the range imposed, the tax rate, the tax items and the rules we should abide by when we impose such a tax. Besides, the author also plans a project of Provincial Balance Fund. (6). Reforming the old pattern, separating the function between the reallocating and the saving in the social security system. Changing the mixed account to the separate account and changing the present nominal partial reserve system to a new realistic partial reserve system that bases on the social fund with mainly support by the personal account. (7). Admitting the serious deficit lied in the social security in China and a balancing mechanism is in urgent need. The author put forward that government should reimburse the reform-cost gradually and fill up the personal account. The author also plans the way to set up the reimburse mechanism. (8). In order to avoid the risk, the author suggest that the social security fund can invest in the security market. The author also brings forth the investing

model, including the investing tool, the ratio of the property and the strategy in short run and medium term. (9) Most of the questions raised in the reform of the social security are due to lacking of regulation, which include the law restriction and the administrative restriction. The author put forward that the best way to set up regulating mechanism is to set up social security budget. He also brings forth the scheme of the social security budget.

4. The structure and the main points of each chapter

The main points of each chapter:

Chapter1 The concept of the social security system. This chapter introduces the basic concepts and the basic content of the social security and illustrates its meaning and its scope. Then, it analyses the characteristics and assorts those concepts. Finally, this chapter summarizes the functions and the facility of the social security system in brief.

Chapter2 The basic theories of the social security system. It mainly studies the theories and the ideas that have effected the foundation and the development of the social security system today. Those theories and ideas include the early Welfare Economics, the new Welfare Economics, the theory of the welfarism, the Beveridge Plan, Annuity Economic and the Marxism social security theory.

Chapter3 The historic reviews of the social security system. It reviews the developing process of the social security and analyses the awkward situation that the social security system faces in the welfare states. Finally, it proposes the way of the reform and the developing direction.

Chapter4 The comparison of typical models of social security system. This chapter compares several classical social security systems and analyses their different characteristics. Then, it compares their basic types and measures, and compares the social security system in China with the ones in typical models, such as Germany, England, U.S., Sweden and Singapore.

Chapter5 The study of the reform model of the social security system in China. Beginning with the study of the social security situation in china, the chapter

presents the basic principles that we should abide by in the process of the setting up the Chinese social security system. Then, it ascertains the reform project, which includes the instructions, the developing way, the theories it based on, and some issues on managing system and law enforcement. Finally, it design the target model of the reform of the social security system in China.

Chapter6 The study of the mechanism of the social security in China. The chapter mainly studies the mechanism to collect, reimburse, invest and regulate, also put forward some measures to resolve related problems. At last, it puts forward a skeleton on the foundation of the future pension system in China.

Conclusion The developing direction of the social security reform. After illustrating the aims of the socialism and the concept of the human rights, this part points out the direction that founds and perfects the social security system in China in 21th century.

Key words: social security, system reform, mechanism.

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